



Order Filed on May 25, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886

Shauna Deluca, Esq. (SD-8248)

In Re:

**Mike Lewicki,**

**Debtor.**

**Jennifer Lewicki,**

**Joint Debtor.**

Case No.: 18-28717-RG

Chapter: 13

Hearing Date: May 19, 2021

Judge: Rosemary Gambardella

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: May 25, 2021**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Secured Creditor: Selene Finance LP, as attotney in fact for VRMTG Asset Trust

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Christine Curran, Esq.

Property Involved ("Collateral"): 77 Westover Avenue, West Caldwell, NJ 07006

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:
  - The Debtors are overdue for 4 months from February 1, 2021 through May 1, 2021.
  - The Debtors are overdue for 4 payments from February 1, 2021 through May 1, 2021 at \$2,560.01 per month.

Funds Held In Suspense \$247.61

Total Arrearages Due \$9,992.43
2. Debtors must cure all post-petition arrearages, as follows:
  - An immediate lump-sum payment in the amount of \$9,992.43 shall be made directly to Secured Creditor on or before May 31, 2021.
  - Beginning on June 1, 2021, regular monthly mortgage payments shall continue to be made in the amount of \$2,560.01. This amount is subject to change based on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - Lump sum cure payment: Selene Finance LP  
9990 Richmond Ave, Suite 400 South  
Houston, TX 77042
  - Regular monthly payment: Selene Finance LP  
9990 Richmond Ave, Suite 400 South  
Houston, TX 77042

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

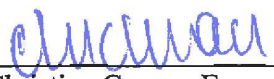
■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.  
The fees and costs are payable:  
■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Christine Curran, Esq.  
Attorney for Debtors  
Date: 5/20/2021

/s/ Shauna Deluca  
\_\_\_\_\_  
Shauna Deluca, Esq.  
Attorney for Secured Creditor  
Date: May 17, 2021

In re:  
Mike Lewicki  
Jennifer Lewicki  
Debtors

Case No. 18-28717-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 26, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mike Lewicki, Jennifer Lewicki, 77 Westover Avenue, West Caldwell, NJ 07006-7712

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor VRMTG ASSET TRUST dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor VRMTG ASSET TRUST kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

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Date Rcvd: May 26, 2021

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor VRMTG ASSET TRUST rsolarz@kmlawgroup.com

Scott E. Tanne

on behalf of Debtor Mike Lewicki ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

Scott E. Tanne

on behalf of Joint Debtor Jennifer Lewicki ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor VRMTG ASSET TRUST sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10